

1 The Honorable Timothy W. Dore  
2 Chapter 13  
3 Hearing Date: July 17, 2013  
4 Hearing Time: 9:30 AM  
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12 UNITED STATES BANKRUPTCY COURT  
13 WESTERN DISTRICT OF WASHINGTON AT SEATTLE  
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16 IN RE:

17 Tova E. Cubert,

18 Debtor(s).

19 Case No. 12-21877-TWD  
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22 Chapter: 13  
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25 **DECLARATION OF TOVA CUBERT  
26 IN SUPPORT OF AMENDED PLAN  
27 FILED JULY 31, 2013**

28 I, Tova Cubert, hereby declare as follows:

29 1. I am the Debtor in the above referenced bankruptcy and I have personal  
30 knowledge pertaining to the information in this declaration.

31 2. I own the property located at 1413 20<sup>th</sup> Ave, Seattle, WA 98122 and I filed this  
32 bankruptcy to save my home.

33 3. After a few years of financial difficulty, I have managed to grow a steady client  
34 base and my income has been consistent for over a year. I expect this trend will continue  
35 throughout the bankruptcy.

36 4. Since the bankruptcy filing I have made every payment and with the assistance of  
37 my parents, have increased my plan payment by \$450.00 to ensure that I have a feasible plan. I  
38 hope that my income will steadily increase but right now I cannot sustain a higher payment to the  
39 Chapter 13 to accommodate a higher payment to the IRS on a monthly basis.

40 5. I live in Capital Hill and I believe the value of my home is increasing. In any  
41 case, after paying on the Plan for three to five years, the amount owing to the IRS will be  
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43 Declaration - 1

44 HENRY, DEGRAAFF & MCCORMICK, P.S.  
45 1833 N 105<sup>th</sup> ST, STE 200  
46 SEATTLE, WASHINGTON 98133  
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1 reduced and so will the mortgage arrears. At that point I hope to refinance the property to pay off  
2 the remaining claim of the IRS.

3 I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE  
4 AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

5 Dated: July 31, 2013

6 /s/ Tova Cubert

7 Tova Cubert

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Declaration - 2

**HENRY, DEGRAAFF & MCCORMICK, P.S.**

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